



## NAB Offset Home Loan

For further information call 13 22 65 for Personal Accounts or 13 10 12 for Business Accounts.



/021412

MR Z AL DABBAG  
35 MONTEREY DRIVE  
CHELTENHAM VIC 3192

### Account Balance Summary

|                        |                     |           |
|------------------------|---------------------|-----------|
| Opening balance        | \$801,263.58        | Dr        |
| Total credits          | \$30,675.00         |           |
| Total debits           | \$23,511.65         |           |
| <b>Closing balance</b> | <b>\$794,100.23</b> | <b>Dr</b> |

**Statement starts 5 December 2024**

**Statement ends 4 June 2025**

**Available Redraw \$0.00**

### Outlet Details

330 Collins Street  
Ground Level, 330 Collins St  
Melbourne VIC 3000

### Account Details

ZAID AL DABBAG  
SOMOUD AL MASRI  
BSB number 083-004  
Account number 35-688-7124

### Offset Account Details

BSB: 083-004 Account number: 35-659-8322

Interest saved this financial year \$3,808.36

### Transaction Details

| Date        | Particulars                                                | Debits   | Credits  | Balance       |
|-------------|------------------------------------------------------------|----------|----------|---------------|
| 5 Dec 2024  | Brought forward                                            |          |          | 801,263.58 Dr |
| 5 Dec 2024  | Please Note Your Current Debit Interest Rate Is 6.04%      |          |          | 801,263.58 Dr |
| 30 Dec 2024 | Loan Repayment Al Dabbag                                   |          |          |               |
|             | From A/C 35-659-8322 .....                                 |          | 5,112.50 | 796,151.08 Dr |
| 31 Dec 2024 | By Depositing Your Savings In A Linked 100% Offset Account |          |          |               |
|             | You Have Reduced Your Monthly Interest By: \$16.93         |          |          |               |
|             | Debit Interest This Financial Year To Date \$20,809.07     |          |          |               |
|             | Interest Charged .....                                     | 4,225.18 |          |               |
|             | Loan Service Fee .....                                     | 8.00     |          | 800,384.26 Dr |
| 28 Jan 2025 | Loan Repayment Al Dabbag                                   |          |          |               |
|             | From A/C 35-659-8322 .....                                 |          | 5,112.50 | 795,271.76 Dr |
| 31 Jan 2025 | By Depositing Your Savings In A Linked 100% Offset Account |          |          |               |
|             | You Have Reduced Your Monthly Interest By: \$12.50         |          |          |               |
|             | Debit Interest This Financial Year To Date \$24,899.89     |          |          |               |
|             | Interest Charged .....                                     | 4,090.82 |          |               |
|             | Loan Service Fee .....                                     | 8.00     |          | 799,370.58 Dr |
| 28 Feb 2025 | By Depositing Your Savings In A Linked 100% Offset Account |          |          |               |
|             | You Have Reduced Your Monthly Interest By: \$13.45         |          |          |               |
|             | Debit Interest This Financial Year To Date \$28,590.26     |          |          |               |
|             | Loan Repayment Al Dabbag                                   |          |          |               |
|             | From A/C 35-659-8322 .....                                 |          | 5,112.50 |               |
|             | Interest Charged .....                                     | 3,690.37 |          |               |
|             | Loan Service Fee .....                                     | 8.00     |          | 797,956.45 Dr |
| 3 Mar 2025  | Please Note From 28 Feb 2025 Your Debit Int Rate Is 5.79%  |          |          | 797,956.45 Dr |
| 28 Mar 2025 | Loan Repayment Al Dabbag                                   |          |          |               |
|             | From A/C 35-659-8322 .....                                 |          | 5,112.50 | 792,843.95 Dr |
| 31 Mar 2025 | By Depositing Your Savings In A Linked 100% Offset Account |          |          |               |
|             | You Have Reduced Your Monthly Interest By: \$13.41         |          |          |               |
|             | Debit Interest This Financial Year To Date \$32,498.39     |          |          |               |
|             | Interest Charged .....                                     | 3,908.13 |          |               |
|             | Carried forward                                            |          |          | 796,752.08 Dr |

**Transaction Details (continued)**

| Date        | Particulars                                                | Debits   | Credits  | Balance       |
|-------------|------------------------------------------------------------|----------|----------|---------------|
|             | Brought forward                                            |          |          | 796,752.08 Dr |
|             | Loan Service Fee .....                                     | 8.00     |          | 796,760.08 Dr |
| 28 Apr 2025 | Loan Repayment Al Dabbag                                   |          |          |               |
|             | From A/C 35-659-8322 .....                                 |          | 5,112.50 | 791,647.58 Dr |
| 30 Apr 2025 | By Depositing Your Savings In A Linked 100% Offset Account |          |          |               |
|             | You Have Reduced Your Monthly Interest By: \$12.42         |          |          |               |
|             | Debit Interest This Financial Year To Date \$36,276.04     |          |          |               |
|             | Interest Charged .....                                     | 3,777.65 |          |               |
|             | Loan Service Fee .....                                     | 8.00     |          | 795,433.23 Dr |
| 28 May 2025 | Loan Repayment Al Dabbag                                   |          |          |               |
|             | From A/C 35-659-8322 .....                                 |          | 5,112.50 | 790,320.73 Dr |
| 30 May 2025 | By Depositing Your Savings In A Linked 100% Offset Account |          |          |               |
|             | You Have Reduced Your Monthly Interest By: \$12.26         |          |          |               |
|             | Debit Interest This Financial Year To Date \$40,047.54     |          |          |               |
|             | Interest Charged .....                                     | 3,771.50 |          |               |
|             | Loan Service Fee .....                                     | 8.00     |          | 794,100.23 Dr |
| 2 Jun 2025  | Please Note From 30 May 2025 Your Debit Int Rate Is 5.54%  |          |          | 794,100.23 Dr |

**Summary of Government Charges**

|                              | From 1 July<br>to date | Last year<br>to 30 June |
|------------------------------|------------------------|-------------------------|
| <b>Government</b>            |                        |                         |
| Withholding tax              | \$0.00                 | \$0.00                  |
| Bank Account Debit (BAD) tax | \$0.00                 | \$0.00                  |

Bank Accounts Debts (BAD) Tax or State Debts Duty has been abolished for all states & territories effective 1/7/2005. Any amount shown on this statement applies to debits processed on or before 30/06/2005.

For further information on any applicable rebates, fees or government charges, please refer to the NAB's "A Guide to Fees & Charges" booklet. Please retain this statement for taxation purposes

**Explanatory Notes**

*Please check all entries and report any apparent error or possible unauthorised transaction immediately.*

*We may subsequently adjust debits and credits, which may result in a change to your account balance to accurately reflect the obligations between us.*

*For information on resolving problems or disputes, contact us on 1800 152 015, or ask at any NAB branch.*

*Any "Available Redraw" amount is available provided that you satisfy the conditions for redraw in your agreement.*